

**Remarks**

An interview between the Examiner and Applicant's representative took place on January 31, 2005. During this interview, the Examiner suggested various clarifying amendments to the claims and specification, and indicated that a new prior art search would be conducted in light of those amendments. The Examiner indicated that a formal response to the Office Action of November 4, 2004 should be filed by Applicant formally making these amendments.

Pursuant to the Examiner's suggestions in the aforementioned interview, the paragraphs located at page 12, line 13 - Page 13, line 12 and at page 14, line 3-14 of the specification, and claims 1-6, 8, 10, 13-17, 19, 25-29, 31-37, 39, 41-44, 49-58, are hereby amended. No new matter is added by this Amendment. Entry of the Amendment, and favorable consideration thereof, is earnestly requested.

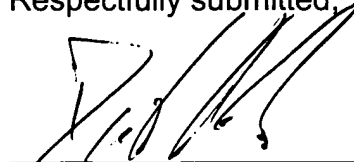
The Examiner indicated that it was unclear whether the various databases recited in the claims were limited to separate entities. Accordingly, pursuant to the Examiner's suggestion, the specification has been amended, at the paragraphs located at page 12, line 13 - Page 13, line 12 and at page 14, line 3-14, to clarify that the databases are not so limited.

The Examiner indicated that the use of the term "customer" in the claims rendered these claims vague. Accordingly, pursuant to the Examiner's suggestion, claims 1-6, 8, 10, 13-17, 19, 25-29, 31-37, 39, 41-44, 49-58 have been amended to replace the term "customer" with the term "trader," and the specification has been amended to clarify what is meant by this term.

The Examiner indicated that dependent claims 5, 8, and 34 were ambiguously verbose. Accordingly, these claims have been amended.

It is respectfully submitted that claims 1-58, all of the claims remaining in the application, are in order for allowance, and early notice to that effect is respectfully requested.

Respectfully submitted,



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